

AMERICA'S 250 GIVEAWAY RULES

OFFICIAL RULES

NO PURCHASE OR PAYMENT OF MONEY IS NECESSARY TO ENTER OR WIN. YOU MAY ENTER ONLY ONCE (MULTIPLE ENTRIES WILL BE VOID). A PURCHASE OR PAYMENT OF MONEY WILL NOT IMPROVE THE CHANCES OF WINNING. ALL FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

1. Entry Period: Entries will be accepted starting on July 1, 2026, 12:00 am Mountain Time Zone– July 31, 2026 11:59 pm Mountain Time Zone (“Campaign Period”). Entry details are provided below in the How to Enter section.

2. Eligibility: Giveaway is open to all legal residents of the United States and District of Columbia who are at least 18 years of age or older as of July 1, 2026. Employees, officers, and directors (including immediate family members and members of the same household) of FirstLight, and any other entities directly associated with this giveaway are also not eligible to participate. All federal, state, and local laws and regulations apply. Void where prohibited. Prize winner will be notified by FirstLight Federal Credit Union by no later than 7 business days from the day of the drawing. Giveaway only applies to Consumer savings accounts and excludes Business Accounts.

3. Agreement to Rules: By participating, the Contestant (“You”) agrees to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of FirstLight Federal Credit Union as final and binding as it relates to the content of this giveaway.

4. How to Enter: Contestant must adhere to the following rules to be entered in the giveaway drawing:

- Entry: Must open a new Savings account to qualify. Must be 18 years of age or older as of the date of entry. The entries must fulfill all giveaway requirements as specified on the disclosures above to be eligible to win the prize.
- To enter without purchase, obligation or transaction there are two options available. Only one entry method is needed from the two options offered below:
 - Visiting a FirstLight FCU Engagement Center and fill out an entry form; or
 - Print name, address, email address, age at the time of entry, and day and evening phone numbers on a 3" X 5" index card, sealed in an envelope and mail to: FirstLight FCU ATTN: MARKETING DEPT PO Box 24901 El Paso, TX 79914-9001. No more than one entry per 3" X 5" card, per envelope is permitted. All mailed entries must be postmarked by July 1, 2026 and received by July 31, 2026 to be entered into the drawing. No mechanical reproductions or other automated means of entry permitted. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at FirstLight's sole discretion. Proof of mailing does not constitute proof of delivery. All entries become the property of FirstLight and will not be returned.

LIMIT one entry per person. Once submitted, an entry cannot be deleted, canceled, or modified.

5. Entry Period: This promotional giveaway entry period will begin on July 1, 2026 12:00 am Mountain Time Zone and will run through July 31, 2026 11:59 pm Mountain Time Zone.

6. Drawing: Drawings will take place on July 10, 17, 24 and 31st, 2026

7. Odds of Winning: The odds of winning depend upon the total number of eligible entries received during the promotional period.

8. Prize and Prize Conditions: The four (4) winners of the "Giveaway" will receive a \$250 Gift Card ("Prize").

No substitutions or transfer of prize permitted except at the sole discretion of FirstLight. Giveaway is subject to all applicable federal, state and local laws and regulations. Winner is responsible for the payment of federal, state and local taxes on the prize and for any other expenses not specified. The Approximate Retail Value (ARV) of the prize is \$250.00.

PRIZE CONDITIONS: By accepting the Prize, the Winner agrees to release FirstLight Federal Credit Union from any and all liability whatsoever for any injuries, losses, or damages of any kind caused by entering the promotion or for damages of any kind caused by any Prize or resulting from acceptance, possession, or use/misuse of Prize awarded. No substitution or transfer of Prize or election of cash in lieu of Prize will be permitted, except by FirstLight Federal Credit Union. Prize is awarded "as is" with no warranty or guarantee, either express or implied. FirstLight Federal Credit Union reserves the right at its sole discretion to substitute any part of the Prize with another Prize of equal or greater value in the event that the Prize (or any component thereof) is not available. **Prize Winner will be required to complete and sign an Affidavit of Eligibility and Liability/Publicity Release form provided to them to be returned within five (5) days of written notification, or the Prize may be forfeited, and an alternate winner may be selected. Prize Winner will also be required to disclose their social security number for the purpose of issuance of a Form 1099-Misc for tax purposes.** Winner is solely responsible for all applicable federal, state and local taxes and/or any other fees/costs associated with the Prize or receipt of the Prize. By accepting a Prize, Winners grant permission for FirstLight and those acting under its authority to use their name, and address (city and state), photograph, voice and/or likeness, for advertising and/or publicity purposes, in any and all media (including posting on Web Site) now known or hereinafter invented without territorial or time limitations and without further notice to and without additional compensation. If you are selected as a Winner, your information may also be included in a publicly-available Winner's list. Limit one Prize per individual, household, street address, mobile number and/or email during any one (1) year period across all of FirstLight Federal Credit Union offered promotions.

9. Winner Selection and Notification: The winner will be selected by drawing under the supervision of FirstLight Federal Credit Union . Winner will be notified by direct email and phone call to the number on file for the account or the information provided in entry within seven (7) business days following selection of Winner(s). FirstLight Federal Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk email or other security settings or for Winner's provision of incorrect or otherwise invalid contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 7 business days from the time award notification was sent, or fails to timely return communication, the prize may be forfeited and an alternate Winner may be selected.

The Winner may be required to sign an affidavit of eligibility within 7 days of notification attempt. If such an affidavit is required, a failure to return the affidavit in the time noted will result in disqualification of the Winner's entry and the random selection of an alternate Winner. By participating in the Giveaway, you agree to accept the decision of FirstLight as final in all matters relating to the Giveaway.

The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of the Winner(s). Acceptance of prize constitutes permission for FirstLight Federal Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law. Receipt by Winner of the prize offered in this giveaway is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT FIRSTLIGHT FEDERAL CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE GIVEAWAY, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

10. Terms & Conditions: FirstLight Federal Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the giveaway should virus, bug, non-authorized human intervention, fraud, or other cause beyond FirstLight Federal Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the giveaway. In such a case, FirstLight Federal Credit Union may select the Winner(s) from all eligible entries received prior to and/or after (if appropriate) the action taken by FirstLight Federal Credit Union. FirstLight Federal Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the giveaway or violates these Terms & Conditions. FirstLight Federal Credit Union has the right, in its sole discretion, to maintain the integrity of the giveaway, to void entries for any reason, including, but not limited to: Any attempt by an entrant to deliberately damage or undermine the legitimate operation of the giveaway may be a violation of criminal and civil laws. Should such an attempt be made, FirstLight Federal Credit Union reserves the right to seek damages to the fullest extent permitted by law.

11. Limitation of Liability: FirstLight Federal Credit Union is not responsible for any loss or damage which may occur in connection with the giveaway. By entering, You agree to release and hold harmless FirstLight Federal Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the giveaway and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the giveaway; (v) electronic or human error in the administration of the giveaway or the processing of entries.

FirstLight is not responsible for lost, late, mutilated, or illegible entries nor any combination thereof. FirstLight is not responsible for any injury or damage to entrants' or any other person's computer related to or resulting from the download of any materials related to the Giveaway. If for any reason the Giveaway is not capable of running as planned, including, but not limited to, infection by computer virus,

bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of FirstLight that corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Giveaway, FirstLight reserves the right in its sole discretion to cancel, terminate, modify, or suspend the Giveaway.

FirstLight reserves the right in its sole discretion to disqualify any entrant, including a Winner, who does not comply with these Official Rules. FirstLight also reserves the right in its sole discretion to disqualify any entrant, including a Winner, who does or attempts to: (i) enter the Giveaway through any means other than as described in these Official Rules; or (ii) disrupt or damage FirstLight's Web site or social media channels, undermine the legitimate operation of the Giveaway, circumvent the terms and conditions of these Official Rules, or otherwise tamper with the Giveaway in any manner. FirstLight reserves the right to prosecute any individual suspected of tampering with the entry process to create fraudulent entries or to disrupt the operation of the Giveaway. FirstLight reserves the right at its sole discretion to disqualify any entrant to be acting in any manner deemed by FirstLight to be in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive way, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE GIVEAWAY IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, FIRSTLIGHT RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. FirstLight's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision.

12. Disputes: As a condition of participating in this giveaway, participants agree that any and all disputes that cannot be resolved between the parties and causes of action arising out of or connected with this giveaway, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Texas having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this giveaway). Participant further waives all rights to have damages multiplied or increased.

13. Privacy Policy: Information submitted with an entry is subject to the Privacy Disclosure which can be located on the FirstLight Federal Credit Union website.

To read FirstLight's Privacy Disclosure, visit: <https://www.firstlightfcu.org/content/docs/Privacy-Disclosure.pdf>

14. Sponsor: The Sponsor of this giveaway is FirstLight Federal Credit Union.

15. Consent to Publicity and Release: By entering the giveaway, you consent to the use of your name and/or likeness for publicity purposes in the event that you win a Prize without further compensation, unless such use is prohibited by applicable law. You agree to release and hold harmless FirstLight Federal Credit Union, its employees, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from any publicity about the giveaway.

16. Official Rules: By entering this giveaway, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all of the Official Rules.

17. Copy of Rules: For an individual copy of the official rules, please [click here](#).

18. Winners List Request: You may obtain the names of the Winner starting on July 17, 2026 by sending a self-addressed, stamped envelope to: FirstLight FCU ATTN: MARKETING DEPT-Winner's List PO Box 24901 El Paso, TX 79914-9001